

**Information to identify the case:**

Debtor 1	<u>Noel M. Young</u>	Social Security number or ITIN	xxx-xx-1666
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Todd M. Young</u>	Social Security number or ITIN	xxx-xx-3662
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-17290-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Noel M. Young  
aka Noel M Mlinarevich

Todd M. Young

6/8/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Noel M. Young  
Todd M. Young  
Debtors

Case No. 19-17290-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 08, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Noel M. Young, Todd M. Young, 222 Woodbine Drive, Marlton, NJ 08053-2448
aty	+ KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1541
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) QUICKEN, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 08 2022 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 08 2022 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 08 2022 20:48:00	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, 635 Woodward Ave, Detroit, MI 48226, UNITED STATES 48226-3408
518174530	+ Email/PDF: bncnotices@becket-lee.com	Jun 08 2022 20:49:33	American Express, PO Box 981537, El Paso, TX 79998-1537
518212184	Email/PDF: bncnotices@becket-lee.com	Jun 08 2022 20:49:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518174531	^ MEBN	Jun 08 2022 20:44:26	Best Egg/SST, 4315 Pickett Road, Saint Joseph, MO 64503-1600
518174533	+ EDI: CITICORP.COM	Jun 09 2022 00:43:00	CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
518174532	+ EDI: CAPITALONE.COM	Jun 09 2022 00:43:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
518245234	+ EDI: AIS.COM	Jun 09 2022 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518308141	+ EDI: CITICORP.COM	Jun 09 2022 00:43:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518174534	EDI: WFNNB.COM	Jun 09 2022 00:43:00	Comenity Bank/Overstock, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518174535	+ EDI: WFNNB.COM	Jun 09 2022 00:43:00	Comenity Bank/Ulta, P.O. Box 182120, Columbus, OH 43218-2120
518174537	Email/Text: bk@freedomfinancialnetwork.com	Jun 08 2022 20:47:00	Freedom Financial, 4940 S. Wendler Dr. Suite

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			210, Tempe, AZ 85282
518212268	Email/Text: bk@freedomfinancialnetwork.com	Jun 08 2022 20:47:00	Freedom Financial Asset Management LLC, PO Box 2340, Phoenix, AZ 85002
518174538	Email/Text: bk@freedomfinancialnetwork.com	Jun 08 2022 20:47:00	Freedom Plus, 1875 S. Grant Street, Suite 400, San Mateo, CA 94402
518174536	+ Email/Text: bankruptcynotices@fifsg.com	Jun 08 2022 20:48:00	First Investors Financial, 380 Interstate North Parkway, Atlanta, GA 30339-2222
518311653	+ Email/Text: bankruptcynotices@fifsg.com	Jun 08 2022 20:48:00	First Investors Servicing Corporation, 380 Interstate North Parkway Ste 300, Atlanta, GA 30339-2222
518174539	+ EDI: CITICORP.COM	Jun 09 2022 00:43:00	L.L. Bean Mastercard/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
518380578	Email/PDF: resurgentbknotifications@resurgent.com	Jun 08 2022 20:49:18	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518380579	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 08 2022 20:49:25	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518174540	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2022 20:48:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
518305125	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2022 20:48:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
518307992	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
518307190	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518307185	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Athleta, POB 41067, Norfolk VA 23541
518307973	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
518307961	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518290307	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 08 2022 20:48:00	QUICKEN LOANS INC., QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518296158	EDI: Q3G.COM	Jun 09 2022 00:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518174541	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 08 2022 20:48:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
518174543	+ EDI: RMSC.COM	Jun 09 2022 00:43:00	SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015
518174544	EDI: RMSC.COM	Jun 09 2022 00:43:00	SYNCB/Athleta, PO Box 965036, Orlando, FL 32896-5036
518174546	EDI: RMSC.COM	Jun 09 2022 00:43:00	SYNCB/GAP, PO Box 965005, Orlando, FL 32896-5005
518251382	+ Email/Text: bankruptcy@bbandt.com	Jun 08 2022 20:48:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
518174542	+ Email/Text: bankruptcy@lightstream.com	Jun 08 2022 20:48:00	Suntrust Bank, d/b/a Lightstream, 303 Peachtree Street NE, Atlanta, GA 30308-3245
518174545	EDI: RMSC.COM	Jun 09 2022 00:43:00	SynCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036

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518174547	+ EDI: RMSC.COM	Jun 09 2022 00:43:00	Synco/TJX, PO Box 965015, Orlando, FL 32896-5015
518177278	+ EDI: RMSC.COM	Jun 09 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518174548	+ EDI: WFFC.COM	Jun 09 2022 00:43:00	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Joint Debtor Todd M. Young andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg	on behalf of Debtor Noel M. Young andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Loss Mitigation Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joni L. Gray	on behalf of Debtor Noel M. Young joni@sjbankruptcyllaw.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
Joni L. Gray	on behalf of Joint Debtor Todd M. Young joni@sjbankruptcyllaw.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com
Melanie Carmela Grimes	on behalf of Creditor QUICKEN LOANS LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC. nj.bkecf@fedphe.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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